

MANAGING MULTIPLE LIFE CYCLE PLANS

ABSTRACT OF THE DISCLOSURE

A system and method for making life cycle plans includes a planning engine, an
5 input/output module, a user interface, and financial planning software. The
planning engine maintains a plurality of items associated with one or more life
cycle plans. Each item has one or more variables, which store data. Each item
additionally maintains information about its status within each plan. For each
plan, the individual item may be active, inactive, or not present in the plan.
10 When a second or subsequent plan is created, only those items having new or
changed variable values are recreated. Instead of each item being copied to the
second plan, the item instead maintains state information indicating its state
within each plan.

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